

Why Fraud Prevention Matters

NI + AITM = 21st CENTURY WISDOMTM



**21st CENTURY WISDOMTM
= YOUR BRAIN IS THE BOSSTM**



NI + AITM = YOUR BRAIN IS THE BOSSTM



**Visit the Portal to Our Ecosystem:
<https://DoctorV.AI>**

AI AND Fraud

Detect, Verify, Protect

Artificial Intelligence in Fraud Prevention

"Your Brain Is the Boss™"
AI and Fraud – A Teaching by
Doctor Vermeille Global EDTECH & Research LLC

Why Fraud Prevention Matters Dignity + Agency



Fraud affects families



Fraud affects businesses



Fraud affects students



Fraud affects online users

FACT: Fraud costs the US over \$30 billion per year

Learning Objectives

-  AGENCY — You make the decisions
-  DIGNITY — Everyone deserves respect
-  RESPONSIBILITY — You must verify
-  ACCOUNTABILITY — Know the reality
-  CREATIVITY — Use good judgment

What is Fraud?

Scientia

Fraud is when someone deceives you to:

- Take your money
- Steal personal information
- Make you do something you don't want

FRAUD HAS NO FACE — It can happen to anyone

Fraud vs. Error, Disagreement, Unethical Conduct ^{Responsibility}

- FRAUD — Intentional deception
- ERROR — Unintentional mistake
- DISAGREEMENT — Different terms agreed upon
- UNETHICAL — Wrong but not illegal

Only fraud requires reporting.

Types of Fraud Affecting Families Dignity (no shame)

-  Romance Fraud — Fraudsters claim to love you
-  Verification Fraud — Requesting bank numbers
-  Investment Fraud — Promises of big returns
-  Identity Theft — Using your information
-  Job Scams — Fake job offers
-  Benefits Fraud — Requesting government info

Fraud Affecting Students & Job Seekers ^{Agency}



Scholarship Scams



Fake Job Offers



Credential Mill Scams



Credential Theft

KEY: Verify before you share information

Fraud Affecting Professionals & Small Business Responsibility



CEO Fraud (Business Email Compromise)



Vendor Payment Fraud



Invoice Manipulation



False Document Sales

CRITICAL: Verify phone numbers through official channels

Fraud Affecting Authors & Independent Publishers

 Vanity Publishing — Pay to get published

 Extreme Promotion Services

 Rights Theft

 False ISBN/Publisher Claims

VERIFY: Contracts, rights, and refund policies

Government Impersonation & Trademark Fraud Scientia (Real example)



Government Agency Impersonation



Official-Looking Invoices



Domain Names That Look Real



Artificial Urgency

EXAMPLE: USPTO Trademark Scam

What Artificial Intelligence Can NI + AI Balance Examine



Unusual Patterns



Comparison with Known Fraud



Language Analysis



Document Analysis

REMEMBER: HUMANS DECIDE—AI only helps

Anomaly Detection

AI learns your normal behavior

AI identifies unusual activity

 LIMITATION: FALSE POSITIVES

AI may flag legal activity as suspicious

Pattern Recognition

AI compares your activity with:

- Known fraud signatures
- Attack patterns
- Fraud networks

Result: Clearer fraud patterns emerge

Language Analysis

AI detects:

- X Urgent language ("Act now!")
- X Threats ("Account will close!")
- X Impersonation
- X Emotional manipulation

Document Analysis

Cognitive

AI examines:

- Logos and typography
- Metadata
- Domain mismatches
- Content inconsistencies

Core Principles That Guide Us ^{NI + AI™}



Natural Intelligence First — AI is a helper



Your Brain Is the Boss — Your judgment matters

✓ Verify Everything — You must confirm AI warnings



Protect and Report — Act fast; authorities decide

Network Analysis & Deepfakes

Digital Literacy + Creativity

 AI finds connections among accounts and devices

 RISKS: Voice, image, and video can be faked

✓ SOLUTION: Verify through official channels

✓ ALWAYS call official numbers to confirm

Case Study 1: Trademark Invoice Fraud

Scientia + Accountability

SCENARIO: You file a trademark application.

ALERT: An official-looking invoice arrives.

AI CAN: Extract sender, domain, amount, deadline

AI CANNOT: Determine if fraud is confirmed

Case Study 1: Analysis & Outcome Five Pillars in Action

AI flags: MODERATE RISK — Verify independently

VERIFY: Contact USPTO through official site

VERIFY: Phone: 1-571-272-9250

OUTCOME: Your judgment decides.

OUTCOME: No invoice was needed from USPTO

Case Study 2: Deceptive Publishing Solicitation

SCENARIO: Unsolicited email from publisher

PROMISES: International exposure, guaranteed sales

RED FLAGS:

- X Pressure for immediate payment
- X Vague contract terms
- X Hidden rights clauses

Case Study 2: Contract Review & Verification

CHECK: Verifiable identity and address

CHECK: Exact deliverables in writing

CHECK: Rights, ISBN, refund provisions

CHECK: Independent complaints/court records

YOUR JOB: Independent verification is essential

The AI Fraud Sentinel Concept Systems Thinking

INPUT: Email, invoice, contract, screenshot

PROCESS:

1. Extract
2. Check
3. Detect
4. Rate
5. Show Evidence
6. Recommend Verification 7. Generate Report

OUTCOME: Human review and decision

PAUSE-VERIFY-PROTECT-REPORT Five Pillars in Practice

Workflow

 PAUSE: Do not send money or share credentials

 VERIFY: Contact through official channels

 PROTECT: Change passwords, enable multifactor auth

 REPORT: Contact FTC, IC3, law enforcement

Limitations, Bias, Privacy & Due Process Accountability + Ethics

- ⚠ FALSE POSITIVES: AI may flag legal activity
- ⚠ BIAS: AI reflects its training data patterns
- ⚠ PRIVACY: Data collection has trade-offs
- ⚠ DUE PROCESS: Only authorities can confirm fraud

21st Century Wisdom: NI + AI Together

Knowledge · Innovation · Humanity

Natural Intelligence remains the decision-maker.

Artificial Intelligence augments human judgment—
it never replaces it.

YOUR BRAIN IS THE BOSS™

Knowledge · Innovation · Humanity

Official Resources & Reporting Channels Practical Application



FTC — Federal Trade Commission



IC3 — Internet Crime Complaint Center



USPIS — US Postal Inspection Service



Your bank or payment platform



Your state attorney general

VISIT: reportfraud.ftc.gov

Fraud-Warning Checklist

Creativity & Judgment

- ☐ Pressure or urgency to decide?
- ☐ Request for credentials, money, or personal info?
- ☐ Too good to be true?
- ☐ Sender claims official status but domain looks odd?
- ☐ Can't independently verify the request?

If YES to any: PAUSE, VERIFY, PROTECT, REPORT

Your Brain Is the Boss™

Knowledge + Innovation = 21st Century
Wisdom



Knowledge · Innovation · Humanity

DOCTOR VERMEILLE GLOBAL EDTECH & RESEARCH LLC

— SCIENTIA • INNOVATIO • HUMANITAS —

CLOSING THE DIALOGUE

THE DIALOGUE CONTINUES

Eight digital spaces. One human-centered ecosystem.



The work continues.



The platforms are growing.



The door is open.



Come back often—
and bring someone with you.

NATURAL INTELLIGENCE FIRST • AI IN SERVICE TO HUMANITY



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NATURAL INTELLIGENCE FIRST
• ARTIFICIAL INTELLIGENCE SECOND •
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Stay Connected.

Learn. Share. Build. Transform.
TOGETHER WE RISE.

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